

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-12879
Douglas and Wanda Thompson Judge: KCF
Debtor(s)

Chapter 13 Plan and Motions

☒ Original ☐ Modified/Notice Required Date: 02/12/2019
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ WHO Initial Debtor: /s/DT Initial Co-Debtor: /s/WT

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,400.00 per month to the Chapter 13 Trustee, starting on March 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,260.00
DOMESTIC SUPPORT OBLIGATION		
Internal Service Revenue	Taxes	\$11,715.24

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Bank -1st mtg	1 Knox Blvd, Neptune, NJ	\$34,289.76	0%	\$34,289.76	\$2,115.30

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Beneficial Bank - 2nd mtg	1 Knox Blvd, Neptune, NJ	\$49,049.34	\$248,820.00	\$293,366.00	0	0	\$0
Americredit/GM Financial	2012 Chrysler 200	\$5,868.00	\$5,000.00	\$5,868.00	\$5,000.00	4.5%	\$5,593.00
Santander Consumer	2012 BMW 750i	\$27,899.00	\$15,000.00	\$27,899.00	\$15,000.00	4.5%	\$16,779.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Beneficial Bank - 2nd mtg	1 Knox Blvd, Neptune, NJ	\$49,049.34	\$248,820.00	\$293,366.00	0	total amount of lien/ debt

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Americredit/GM Financial	2012 Chrysler 200	\$5,868.00	\$5,000.00	\$5,000.00	balance of lien above \$5,000.00 and interest above 4.5%
Santander Consumer	2012 BMW 750i	\$27,899.00	\$15,000.00	\$15,000.00	balance of lien above \$15,000.00 and interest above 4.5%

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 02/12/2019

/s/Douglas Thompson
Debtor

Date: 02/12/2019

/s/Wanda Thompson
Joint Debtor

Date: 02/12/2019

/s/ William H. Oliver, Jr.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Douglas Thompson, Jr.
 Wanda Thompson
 Debtors

Case No. 19-12879-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Feb 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2019.

db/jdb
 518023312 +Douglas Thompson, Jr., Wanda Thompson, 1 Knox Blvd, Neptune, NJ 07753-3626
 518023313 +AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
 518023318 +AES/PHEAA, 1112 7th Ave, Monroe, WI 53566-1364
 518023319 +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
 518023321 +AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
 518023322 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 518023323 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 518023325 Beneficial Bank, 1818 Beneficial Bank Place, Philadelphia, PA 19103
 518023332 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
 518023333 Ditech Financial, 2100 East Elliot Road, Bld 94, Tempe, AZ 85284-1806
 518023335 +First Atlantic Feder, 100 Monmouth Park, West Long Branch, NJ 07764-1462
 518023336 +First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155
 518023337 +First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave, Piscataway, NJ 08855-0055
 518023338 Hackensack Meridian, PO Box 650292, Dallas, TX 75265-0292
 518023339 Jersey Shore Anesthesia Associates, PA, PO Box 307, Neptune, NJ 07754-0307
 518023340 +Jersey Shore CT&V, 234 Industrial Way West, Suite A103, Eatontown, NJ 07724-4257
 518023341 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 518023342 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
 518023343 +Michael Harrison, Esq., 3155 Route 10 East, Suite 112, Denville, NJ 07834-3430
 518023344 +Monmouth County Postal, 171 Broad St, Red Bank, NJ 07701-2099
 518023345 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 518023346 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 518023347 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
 518023348 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
 518023349 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
 518023350 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
 518023351 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
 518023352 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
 518023353 +Universal Fidelity Corp., PO Box 219129, Houston, TX 77218-9129
 518023354 +University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2019 00:46:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2019 00:46:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518023314 +E-mail/Text: bkprt@retrievalmasters.com Feb 14 2019 00:46:20 AMCA, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 518023316 E-mail/Text: ebn@americollect.com Feb 14 2019 00:46:34 Americollect, PO Box 1566, Manitowoc, WI 54221-1566
 518023315 E-mail/Text: ebn@americollect.com Feb 14 2019 00:46:34 Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
 518023324 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 14 2019 00:55:24 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
 518023323 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 14 2019 00:54:05 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518023326 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 14 2019 00:46:05 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 518023327 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 14 2019 00:46:05 Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
 518023329 +E-mail/PDF: creditonebknofications@resurgent.com Feb 14 2019 00:57:02 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
 518023328 +E-mail/PDF: creditonebknofications@resurgent.com Feb 14 2019 00:54:14 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 518023331 E-mail/Text: mrdiscen@discover.com Feb 14 2019 00:44:50 Discover Financial, Pob 15316, Wilmington, DE 19850
 518023330 +E-mail/Text: mrdiscen@discover.com Feb 14 2019 00:44:50 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 518023337 +E-mail/Text: bankruptcies@halstedfinancial.com Feb 14 2019 00:47:29 Halstead Financial Services, PO Box 828, Skokie, IL 60076-0828
 518023338 E-mail/Text: cio.bncmail@irs.gov Feb 14 2019 00:45:25 Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
 518023341 +E-mail/Text: bncnotices@becket-lee.com Feb 14 2019 00:45:05 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 518023342 +E-mail/Text: bncnotices@becket-lee.com Feb 14 2019 00:45:05 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
 518023346 +E-mail/Text: bankruptcydpt@mcsmcog.com Feb 14 2019 00:46:21 Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 518023355 +E-mail/Text: bankruptcydepartment@tsico.com Feb 14 2019 00:47:26 Transworld Systems, Inc, PO Box 15618, Dept 51, Wilmington, DE 19850-5618

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 48

Date Rcvd: Feb 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518023317* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080

(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Joint Debtor Wanda Thompson bkwoliver@aol.com,
R59915@notify.bestcase.com

William H. Oliver, Jr. on behalf of Debtor Douglas Thompson, Jr. bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 4